

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Angela C Dupuis
Debtor

Case No. 20-03155-RNO
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-5
Date Rcvd: Mar 04, 2021

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 21

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|--|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 06, 2021:

| Recip ID | Recipient Name and Address |
|----------|--|
| db | + Angela C Dupuis, 633 Ridge Avenue, Hazleton, PA 18202-3618 |
| 5369323 | Discover Student Loan, PO Box 6107, Carol Stream, IL 60197-6107 |
| 5369324 | + Ener Bank USA, 1245 Brickyard Road, Suite 600, Salt Lake City, UT 84106-2562 |
| 5369325 | First Mark Services, PO Box 2977, Omaha, NE 68103-2977 |
| 5369333 | PNC Bank National Association, PO Box 747066, Pittsburgh, PA 15274-7066 |
| 5369330 | PennyMac, PO Box 514387, Los Angeles, CA 90051-4387 |
| 5369335 | + SRA Associates, 112 W Park Dr, Suite 200, Mount Laurel, NJ 08054-1261 |

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|----------|---|----------------------|--|
| tr | Email/Text: william.schwab@txitrustee.com | Mar 04 2021 18:49:00 | William G Schwab (Trustee), William G Schwab and Associates, 811 Blakeslee Blvd Drive East, PO Box 56, Lehighton, PA 18235 |
| cr | + EDI: PRA.COM | Mar 04 2021 23:43:00 | PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| 5369318 | EDI: BANKAMER.COM | Mar 04 2021 23:43:00 | Bank of America, PO Box 15019, Wilmington, DE 19886-5019 |
| 5369319 | EDI: CITICORP.COM | Mar 04 2021 23:43:00 | Best Buy Credit Services, P.O. Box 9001007, Louisville, KY 40290-1007 |
| 5369322 | EDI: CITICORP.COM | Mar 04 2021 23:43:00 | Citi Cards, PO Box 70166, Philadelphia, PA 19176-0166 |
| 5369326 | EDI: FORD.COM | Mar 04 2021 23:43:00 | Ford Motor Credit, PO Box 220564, Pittsburgh, PA 15257-2564 |
| 5369320 | EDI: JPMORGANCHASE | Mar 04 2021 23:43:00 | Cardmember Service, PO Box 1423, Charlotte, NC 28201-1423 |
| 5369321 | EDI: JPMORGANCHASE | Mar 04 2021 23:43:00 | Cardmember Service, PO Box 15123, Wilmington, DE 19850-5123 |
| 5369327 | EDI: RMSC.COM | Mar 04 2021 23:43:00 | Lowes/Synchrony Bank, P.O. Box 530914, Atlanta, GA 30353-0914 |
| 5369328 | + EDI: NAVIENTFKASMSERV.COM | Mar 04 2021 23:43:00 | Navient, PO Box 9000, Wilkes Barre, PA 18773-9000 |
| 5369329 | EDI: RMSC.COM | Mar 04 2021 23:43:00 | Old Navy/Synchrony Bank, PO Box 530942, Atlanta, GA 30353-0942 |
| 5369331 | Email/Text: Bankruptcy.Notices@pnc.com | Mar 04 2021 18:49:00 | PNC Bank National Association, PO Box 5570, Cleveland, OH 44101-0570 |
| 5369334 | Email/Text: Bankruptcy.Notices@pnc.com | Mar 04 2021 18:49:00 | PNC Bank National Association, PO Box 856177, Louisville, KY 40285-6177 |
| 5370297 | + EDI: RMSC.COM | Mar 04 2021 23:43:00 | Synchrony Bank, c/o PRA Receivables |

Management, LLC, PO Box 41021, Norfolk, VA
23541-1021

TOTAL: 14

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|----------|---------------|---|
| 5369332 | * | PNC Bank National Association, PO Box 5570, Cleveland, OH 44101-0570 |
| 5369336 | *+ | SRA Associates, 112 W Park Dr, Suite 200, Mount Laurel, NJ 08054-1261 |

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 06, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 4, 2021 at the address(es) listed below:

| Name | Email Address |
|----------------------------|---|
| Joseph R. Baranko, Jr. | on behalf of Debtor 1 Angela C Dupuis josephb@slusserlawfirm.com |
| Rebecca Ann Solarz | on behalf of Creditor PENNYMAC LOAN SERVICES LLC bkgroup@kmlawgroup.com |
| United States Trustee | ustpreion03.ha.ecf@usdoj.gov |
| William G Schwab (Trustee) | schwab@uslawcenter.com wschwab@iq7technology.com;ecf@uslawcenter.com;ecf.alert+Schwab@titlexi.com |

TOTAL: 4

Information to identify the case:

Debtor 1

Angela C Dupuis

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-9713

EIN --_-----

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN -----

EIN --_-----

United States Bankruptcy Court Middle District of Pennsylvania

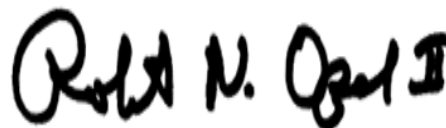
Case number: 5:20-bk-03155-RNO

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Angela C Dupuis
aka Angela Dupuis, aka Angela Christine Dupuis,
aka Angela C. Delucca

**By the
court:**

Honorable Robert N. Opel, II
United States Bankruptcy Judge
By: AutoDocketer, Deputy Clerk

3/4/21**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.